

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Hayward L. Ruff  
Yvette D. Cooley-Ruff  
Debtors

Case No. 18-17384-mdc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Christina  
Form ID: 155

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.  
db/jdb +Hayward L. Ruff, Yvette D. Cooley-Ruff, 101 W Nedro Ave, Philadelphia, PA 19120-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Creditor Philadelpha Federal Credit Union  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
MARTIN A. MOONEY on behalf of Creditor TD Auto Finance LLC aheight@schillerknapp.com,  
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com  
MICHAEL D. SAYLES on behalf of Debtor Hayward L. Ruff midusal@comcast.net,  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
MICHAEL D. SAYLES on behalf of Joint Debtor Yvette D. Cooley-Ruff midusal@comcast.net,  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Hayward L. Ruff and Yvette D.  
Cooley-Ruff

Debtor(s)

Chapter: 13

Bankruptcy No: 18-17384-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this July 11, 2019 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman  
Chief Judge ,  
United States Bankruptcy Court